

**Information to identify the case:**

Debtor 1	<b>Brandon D Nagle</b>	Social Security number or ITIN	<b>xxx-xx-8903</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Victoria E Nagle</b>	Social Security number or ITIN	<b>xxx-xx-8716</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-70424-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brandon D Nagle

Victoria E Nagle

11/4/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brandon D Nagle  
 Victoria E Nagle  
 Debtors

Case No. 17-70424-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: culy  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Nov 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2017.

db/jdb  
 14636260 #+Brandon D Nagle, Victoria E Nagle, 170 Laurel Drive, Hastings, PA 16646-5509  
 14656037 #+Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suite 101, Englewood, CO 80111-2417  
 14656040 +Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179  
 14636264 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
 14636265 +Global Collections, PO Box 129, Linden, MI 48451-0129  
 14656043 +Hastings Borough Tax Collector, 1209 Spangler Street Po Box 499, Hastings, PA 16646-0499  
 14656045 +Hastings Municipal Authority, PO Box 559, Hastings, PA 16646-0559  
 14656048 +Hugill Sanitation, 779 Front Street, Mahaffey, PA 15757-8909  
 14636266 +Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29603  
 14656049 +Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394  
 14636267 +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14636268 +Penelec, PO Box 3687, Akron, OH 44309-3687  
 14656052 +Roundpoint, PO Box 19409, Charlotte, NC 28219-9409  
 14636269 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 14636270 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 14656061 +Steven D Jackson MDJ, 5929 California Ave, Altoona, PA 16601-9129  
 14636273 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 +US Dept Ed, Po Box 105028, Atlanta, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2017 01:09:35 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14656030 +E-mail/Text: bankruptcynotice@lfbusa.com Nov 07 2017 01:09:29 1st Financial Bk Usa,  
 363 W Anchor Dr, North Sioux City, SD 57049-5154  
 14636259 +EDI: URSI.COM Nov 07 2017 01:08:00 Alltran Financial, PO Box 722910,  
 Houston, TX 77272-2910  
 14656033 +E-mail/Text: assignedrisk@ameriserv.com Nov 07 2017 01:10:01 Ameriserv Financial,  
 216 Franklin St, Johnstown, PA 15901-1911  
 14656035 EDI: CAPITALONE.COM Nov 07 2017 01:08:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14636261 EDI: CAPITALONE.COM Nov 07 2017 01:08:00 Capital One, 1500 Capital One Drive,  
 Richmond, VA 23238  
 14656036 +E-mail/Text: bankruptcy@cavps.com Nov 07 2017 01:09:57 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 14636262 +EDI: RCSFNBMARIN.COM Nov 07 2017 01:08:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14656038 +EDI: RCSFNBMARIN.COM Nov 07 2017 01:08:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14636263 +EDI: DISCOVER.COM Nov 07 2017 01:08:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14656039 +EDI: DISCOVER.COM Nov 07 2017 01:08:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 14656044 +E-mail/Text: bankruptcy@hccredit.com Nov 07 2017 01:10:19 Hccredit/feb,  
 203 E Emma Ave Ste A, Springdale, AR 72764-4625  
 14656046 +E-mail/Text: BKRMailOPS@weltman.com Nov 07 2017 01:09:27 J.b. Robinson Jewelers,  
 375 Ghent Rd, Fairlawn, OH 44333-4601  
 14656047 +EDI: RESURGENT.COM Nov 07 2017 01:08:00 LVNV Funding, PO BOX 10497 MS 576,  
 Greenville, SC 29603-0497  
 14656055 +EDI: RMSC.COM Nov 07 2017 01:08:00 SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001  
 14636271 +EDI: RMSC.COM Nov 07 2017 01:08:00 SYNCB/Ashkey Furniture, Po Box 960061,  
 Orlando, FL 32896-0061  
 14656057 +EDI: RMSC.COM Nov 07 2017 01:08:00 SynCB/ashley Homestore, 950 Forrer Blvd,  
 Kettering, OH 45420-1469  
 14656058 +EDI: RMSC.COM Nov 07 2017 01:08:00 SynCB/mattress Warehou, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14656059 +EDI: RMSC.COM Nov 07 2017 01:08:00 SynCB/wolf Furniture, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14636272 +EDI: RMSC.COM Nov 07 2017 01:08:00 Synchrony Bank, PO Box 965033,  
 Orlando, FL 32896-5033  
 14656063 +EDI: WFFC.COM Nov 07 2017 01:08:00 Wfds, P.o. Box 1697, Winterville, NC 28590-1697  
 TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr RoundPoint Mortgage Servicing Corporation  
 14656031\* +Alltran Financial, PO Box 722910, Houston, TX 77272-2910  
 14656032\* +Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suite 101, Englewood, CO 80111-2417  
 14656034\* Capital One, 1500 Capital One Drive, Richmond, VA 23238  
 14656041\* +Global Collections, PO Box 129, Linden, MI 48451-0129  
 14656042\* +Hastings Borough Tax Collector, 1209 Spangler Street Po Box 499, Hastings, PA 16646-0499  
 14656050\* +Penelec, PO Box 3687, Akron, OH 44309-3687  
 14656051\* +Roundpoint, PO Box 19409, Charlotte, NC 28219-9409  
 14656056\* +SYNCB/Ashkey Furniture, Po Box 960061, Orlando, FL 32896-0061

District/off: 0315-7

User: culy  
Form ID: 318

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Nov 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14656053\* +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
14656054\* +Steven D Jackson MDJ, 5929 California Ave, Altoona, PA 16601-9129  
14656060\* +Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033  
14656062\* +US Dept Ed, Po Box 105028, Atlanta, GA 30348-5028

TOTALS: 1, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2017 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com  
James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
bkgroup@kmlawgroup.com  
Lawrence W. Willis on behalf of Joint Debtor Victoria E Nagle help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Lawrence W. Willis on behalf of Debtor Brandon D Nagle help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 5